

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
STEPHEN B MCELRATH
LINDA MCELRATH

CASE NO. 07 B 19674

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-2830 SSN XXX-XX-0939

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
Final Report and Account of the administration of the estate pursuant to
11 USC 1302(b)(1).

1. The case was filed on 10/23/07 and confirmed on 01/31/08.
2. The case was converted to Chapter 7 after confirmation, 09/04/2008.
3. The Debtor paid a total of \$ 7598.16 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
SN SERVICING CORP	CURRENT MORTG	.00	.00	.00
SN SERVICING CORP	MORTGAGE ARRE	27705.38	.00	.00
NATE LYNN	SECURED	.00	.00	.00
WELLS FARGO FINANCIAL AC	SECURED VEHIC	13000.00	753.58	2230.47
WILL COUNTY TREASURER	SECURED	4555.16	.00	1648.46
ILLINOIS DEPT REVENUE	PRIORITY	1143.99	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	19434.37	.00	.00
ALL CREDIT LENDERS	UNSECURED	NOT FILED	.00	.00
ALLIED WASTE SERVICES	UNSECURED	NOT FILED	.00	.00
AMERICASH LOANS	UNSECURED	2128.64	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	547.56	.00	.00
COMCAST	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	1490.46	.00	.00
CREDIT ACCEPTANCE CORP	UNSECURED	4151.96	.00	.00
CREDIT PROTECTION ASSOC	UNSECURED	NOT FILED	.00	.00
CREDITORS ALLIANCE INC	UNSECURED	NOT FILED	.00	.00
JEFFERSON CAPITAL SYSTEM	UNSECURED	294.26	.00	.00
JEFFERSON CAPITAL SYSTEM	UNSECURED	242.74	.00	.00
NATIONAL CAPITAL MGMT LL	UNSECURED	2547.11	.00	.00
VATIV RECOVERY SOLUTIONS	UNSECURED	1341.17	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
PROVENA ST JOSEPH MEDICA	UNSECURED	NOT FILED	.00	.00
INTERNAL REVENUE SERVICE	UNSECURED	4401.68	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	972.67	.00	.00
ILLINOIS DEPT REVENUE	UNSECURED	461.71	.00	.00

Summary of disbursements:

SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
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TOTAL CLMS ALLOWED	45260.54	20578.36	18579.96	.00	84418.86
PRINCIPAL PAID	3878.93	.00	.00	.00	3878.93
INTEREST PAID	753.58	.00	.00	.00	753.58
TOTAL PAID	4632.51	.00	.00	.00	4632.51
The Debtor's attorney, PATRICK A MESZAROS , was allowed \$					3500.00
and was paid \$ 126.00 direct and \$ 1315.34 through the plan.					

The Trustee received \$ 354.31 .

Refunds to the Debtor totaled \$ 1296.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 12/17/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE